

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
 RICKY PHONGMANY
 NINA PHONGMANY

CASE NO. 07 B 10299

CHAPTER 13

JUDGE: MANUEL BARBOSA

Debtor
 SSN XXX-XX-3312 SSN XXX-XX-3507

 TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following
 Final Report and Account of the administration of the estate pursuant to
 11 USC 1302(b)(1).

1. The case was filed on 06/08/07 and confirmed on 12/06/07.
2. The case was dismissed after confirmation, 02/07/2008.
3. The Debtor paid a total of \$ 4000.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
HOME LOAN SERVICES INC	CURRENT MORTG	.00	.00	.00
HOME LOAN SERVICES INC	MORTGAGE ARRE	23617.97	.00	3288.78
REAL TIME RESOLUTIONS	SECURED	.00	.00	.00
AMERICAN COLLECTION	UNSECURED	NOT FILED	.00	.00
CACH LLC	UNSECURED	NOT FILED	.00	.00
PORTFOLIO RECOVERY ASSOC	UNSECURED	775.80	.00	.00
CACH LLC	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE BANK	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE BANK	UNSECURED	1313.90	.00	.00
CAPITAL ONE BANK	UNSECURED	1033.78	.00	.00
CHASE AUTO FINANCE	UNSECURED	NOT FILED	.00	.00
CORPORATE AMERICA FEDERA	UNSECURED	NOT FILED	.00	.00
CORPORATE AMERICA FEDERA	UNSECURED	505.59	.00	.00
CREDIT MANAGEMENT INC	UNSECURED	NOT FILED	.00	.00
PORTFOLIO RECOVERY ASSOC	UNSECURED	782.41	.00	.00
PORTFOLIO RECOVERY ASSOC	UNSECURED	653.79	.00	.00
CREDITORS COLLECTION	UNSECURED	NOT FILED	.00	.00
EXPRESS	UNSECURED	NOT FILED	.00	.00
FRIEDMAN & WEXLER	UNSECURED	NOT FILED	.00	.00
GEMB	UNSECURED	NOT FILED	.00	.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
HSBC	UNSECURED	NOT FILED	.00	.00
ECAST SETTLEMENT CORPORA	UNSECURED	599.00	.00	.00
HSBC	UNSECURED	NOT FILED	.00	.00
MEDICREDIT CORP	UNSECURED	NOT FILED	.00	.00
NCO FINANCIAL SYSTEMS	UNSECURED	NOT FILED	.00	.00
NICOR GAS	UNSECURED	NOT FILED	.00	.00
PROVIDIAN	UNSECURED	4187.32	.00	.00

RESURGENCE FINANCIAL	UNSECURED	4452.38	.00	.00
UNIFUND CORP OH	UNSECURED	NOT FILED	.00	.00
REAL TIME RESOLUTIONS	MORTGAGE ARRE	3814.85	.00	531.22
WORLD FINANCIAL NETWORK	FILED LATE	.00	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	27432.82	.00	14303.97	.00	41736.79
PRINCIPAL PAID	3820.00	.00	.00	.00	3820.00
INTEREST PAID	.00	.00	.00	.00	.00
TOTAL PAID	3820.00	.00	.00	.00	3820.00
The Debtor's attorney, DEVONA & ASSOC				, was allowed \$.00
and was paid \$.00				

The Trustee received \$ 180.00 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 05/20/08

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE